

HSA Limits 2026

On May 1, 2025, the IRS released [Rev. Proc. 2025-19](#), announcing the 2026 health savings accounts (HSAs) and high deductible health plans (HDHPs) inflation-adjusted amounts, which are:

- **Annual HSA contribution limits 2026:**
 - Self-coverage only: **\$4,400** (\$100 increase from 2025)
 - Family coverage: **\$8,750** (\$200 increase from 2025)
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- **Annual catch-up contribution maximum remains unchanged at \$1,000 for HSA-eligible individuals age 55 or older**
- **Minimum annual HDHP deductible:**
 - Self-coverage only: \$1,700 (\$50 increase from 2025)
 - Family coverage: \$3,400 (\$100 increase from 2025)
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- **Maximum annual HDHP out-of-pocket expenses (deductibles, copayments, and other nonpremium amounts):**
 - Self-coverage only: \$8,500 (\$200 increase from 2025)
 - Family coverage: \$17,000 (\$400 increase from 2025)

This applies to all HDHPs regardless of whether they're for essential health benefits (EHBs) or not.

These amounts differ from the Affordable Care Act (ACA) maximum [out-of-pocket limits](#) for plan years beginning in 2026 (as updated in the final rule issued by the Department of Health and Human Services on June 25, 2025) for non-grandfathered health plans, which are:

- Self-coverage only: **\$10,600** (\$1,400 increase from 2025)
- Family coverage: **\$21,200** (\$2,800 increase from 2025)

Unlike the HDHP out-of-pocket maximums, the ACA out-of-pocket maximums apply to in-network EHBs.